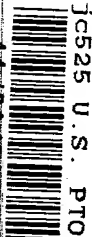


11/08/01



JC525 U.S. PTO

## In the United States Patent and Trademark Office

Mailed 2001, Nov. 8

JC986 U.S. PTO  
10/008320

Box Patent Application

Assistant Commissioner for Patents

Washington, District of Columbia 20231

Sir:

Please file the following enclosed patent application papers:

Applicant #1, Name: Biao Ni

Applicant #2, Name: \_\_\_\_\_

Title: System and Method to Retain Customers Using Rebate in Combination with Investment Instruments☒ Specification, Claims, and Abstract: Nr. of Sheets 22 to serve customers' long term financial needs☒ Declaration: Date Signed: Nov. 8, 2001☒ Drawing(s): Nr. of Sheets Enc.: Formal: 10 Informal: \_\_\_\_\_☒ Small Entity Declaration of Inventor(s) ☐ SED of Non-Inventor / Assignee / Licensee☐ Assignment enclosed with cover sheet and recordal fee; please record and return.☒ Check for \$ 370.00 for:☒ \$ 370.00 for filing fee (not more than three independent claims and twenty total claims are presented).☐ \$ \_\_\_\_\_ additional if Assignment is enclosed for recordal.☒ Information Disclosure Statement, Form PTO-1449, and listed references.☐ Disclosure Document Program reference letter.☒ Pursuant to 35 U.S.C. §119(e)(i), applicant(s) claim priority of Provisional Patent Application Ser. Nr. 60/251,109,  
filed 2000, December 4th.☒ Return Receipt Postcard Addressed to Applicant #1.☒ **Request Under MPEP § 707.07(j):** The undersigned, a pro se applicant, respectfully requests that if the Examiner finds patentable subject matter disclosed in this application, but feels that Applicant's present claims are not entirely suitable, the Examiner draft one or more allowable claims for applicant.

Very respectfully,

Applicant #1 Signature

324 Hill Trail Drive  
Address (Send Correspondence Here)Ballwin, MO 63011

Applicant #2 Signature

Address

Express Mail Label #

ET 854087863 US; Date of Deposit 2001 Nov. 8

# In the United States Patent and Trademark Office

Mailed 2001, Nov. 8

Box Patent Application  
Assistant Commissioner for Patents  
Washington, District of Columbia 20231

## Fee Transmittal

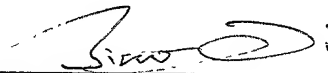
First-Named Applicant Biao Ni  
Title of Invention: "System and Method to Retain Customers Using Rebate in Combination with Investment Instruments to Serve Customers' Long Term Financial Needs"  
Total Payment Enclosed (From Calculation Below): \$ 370.00 ☒ Check ☐ Money Order

Sir:

Enclosed is the following small entity filing fee for the above patent application:

Fee Code	Fee Description	Fee (\$)
214	Provisional Pat. Appn. Filing Fee	<u>370.00</u>
201	Basic Utility Appn. Filing Fee	
206	Basic Design Appn. Filing Fee	
	Subtotal (1)	<u>370.00</u>
203	Total Claims: <u>18</u> - 20 = _____; X _____ (fee for each claim over 20) = _____	
202	Tot. Indep. Claims <u>2</u> - 3 = _____; X _____ (fee for each indep. claim over 3) = _____	
	Subtotal (2)	<u>0.00</u>
Total Payment Enclosed [Sum of Subtotals (1) and (2)]		<u>370.00</u>

Very respectfully,

  
Signature of First-Named Applicant

Biao Ni  
Print Name of First-Named Applicant

324 Hill Trail Drive  
Address  
Ballwin, Mo 63011